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FACSIMILE COVER SHEET

FAX NO : (571) 273-8300

TO : Commissioner for Patents
Mail Stop: Amendment

FROM : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP

DATE : September 15, 2005

SUBJECT : U.S. Patent Appln. Serial No. 09/680,923
for *System and Method for Managing Risk and Opportunity*
Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER : 15

MESSAGE:

Please see attached.

Thank you.

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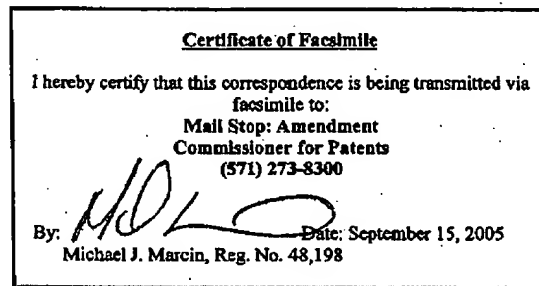
SEP 15 2005

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Bechhofer et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit : 3623
Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**TRANSMITTAL**

In response to the Non-Final Office Action mailed June 28, 2005 transmitted herewith please find an Amendment for filing in the above-identified application. No fees are believed to be required. The Commissioner is hereby authorized to charge any additional fees required to the Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: September 15, 2005

By: 
Michael J. Marcin, Reg. No. 45,559

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[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**RECEIVED
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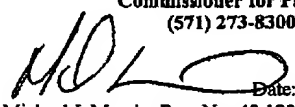
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By:  Date: September 15, 2005
Michael J. Marcin, Reg. No. 48,198

TRANSMITTAL

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AMENDMENT

In response to the Non-Final Office Action mailed June 28, 2005 in the above-identified application, please consider the following amendments and remarks: